

<i>SERFF Tracking Number:</i>	<i>XLAM-125388251</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Greenwich Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>07GD-XL-PL02-MU-AR</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>Other Liability</i>		
<i>Project Name/Number:</i>	<i>Lawyers Professional Liability Rate Revision Filing/07GD-XL-PL02-MU-AR</i>		

Filing at a Glance

Company: Greenwich Insurance Company	SERFF Tr Num: XLAM-125388251	State: Arkansas
Product Name: Other Liability	SERFF Status: Closed	State Tr Num: EFT \$100
TOI: 17.0 Other Liability - Claims Made/Occurrence		
Sub-TOI: 17.0019 Professional Errors & Omissions Liability	Co Tr Num: 07GD-XL-PL02-MU-AR	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Author: Trish Pollard	Disposition Date: 12/17/2007
	Date Submitted: 12/14/2007	Disposition Status: Filed
Effective Date Requested (New): 03/01/2008		Effective Date (New):
Effective Date Requested (Renewal): 03/01/2008		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: Lawyers Professional Liability Rate Revision Filing	Status of Filing in Domicile: Pending
Project Number: 07GD-XL-PL02-MU-AR	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/17/2007	
State Status Changed: 12/17/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
We are filing revisions to the applications and supplements	

Company and Contact

Filing Contact Information

SERFF Tracking Number: XLAM-125388251 State: Arkansas
Filing Company: Greenwich Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 07GD-XL-PL02-MU-AR
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Product Name: Other Liability
Project Name/Number: Lawyers Professional Liability Rate Revision Filing/07GD-XL-PL02-MU-AR

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1201 N. Market Street
Wilmington, DE 19801

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(302) 661-7010 [Phone]
(302) 778-4190[FAX]

Filing Company Information

Greenwich Insurance Company
1201 North Market street
Suite 501
Wilmington, DE 19801
(866) 304-3079 ext. [Phone]

CoCode: 22322
Group Code: 1285

State of Domicile: Delaware
Company Type:

Group Name:
FEIN Number: 95-1479095

State ID Number:

SERFF Tracking Number: *XLAM-125388251* *State:* *Arkansas*
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Filing Fees

Fee Required? *Yes*
Fee Amount: *\$100.00*
Retaliatory? *No*
Fee Explanation:
Per Company: *No*

<i>COMPANY</i>	<i>AMOUNT</i>	<i>DATE PROCESSED</i>	<i>TRANSACTION #</i>
<i>Greenwich Insurance Company</i>	<i>\$100.00</i>	<i>12/14/2007</i>	<i>17114508</i>

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	12/17/2007	12/17/2007

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Disposition

Disposition Date: 12/17/2007

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: XLAM-125388251 State: Arkansas

Filing Company: Greenwich Insurance Company State Tracking Number: EFT \$100

Company Tracking Number: 07GD-XL-PL02-MU-AR

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0019 Professional Errors & Omissions Liability

Product Name: Other Liability

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	No
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	No
Supporting Document	NAIC loss cost data entry document	Filed	No
Rate	Arkansas State Rate Page	Filed	No
Rate	Exhibits	Filed	No

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: *XLAM-125388251* State: *Arkansas*
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Arkansas State Rate Page	2007	Replacement	AR Rate Pages 2007.pdf
Filed	Exhibits		New	GIC GL Est Inv Earnings Exhibit Lawyers.pdf

GREENWICH INSURANCE COMPANY
ARKANSAS RATE PAGES

I. Base Rate:

<u>Base Limits</u>	<u>Deductible</u>	<u>Premium</u>
\$100,000/\$300,000	\$1,000	Per Attorney
Territory No. 1: Pulaski County		\$1,000
Territory No. 2: All counties not listed above		\$ 750

II. Deductible Credit:

<u>Deductible Amount</u>	<u>Damages and Claim Expense</u>	
	<u>Per Claim</u>	<u>Aggregate</u>
\$2,000	.04	.02
\$5,000	.10	.04
\$10,000	.15	.06
\$15,000	.18	.09
\$20,000	.20	.13
\$25,000	.21	.18
\$30,000	.23	.20
\$50,000	.27	.24
\$75,000	.33	.28
\$100,000	.40	.35

III. Area of Practice Rating Modification Factors:

<u>Area of Practice</u>	<u>Factor</u>	<u>Area of Practice</u>	<u>Factor</u>
Administrative Law	0.95	Guardianship/Juvenile	0.65
Admiralty Law	0.90	Immigration and Naturalization	0.65
Adoption Law	0.65	Insurance Defense	0.70
Antitrust/Trade Regulation	1.05	Intellectual Property	1.60
Arbitration/Mediation	0.75	(Patents, Copyrights & Trademarks)	
Bankruptcy	0.80	International Law	1.00
Business Transactions & Contracts	0.90	Labor-Management	1.00
Civil Rights and Discrimination	1.00	Labor-Union/Employee	1.05
Collection/Repossession	1.00	Local Government (not bonds)	0.65
Commercial Litigation-Plaintiff	1.00	Mass Torts/Class Actions	1.40
Commercial Litigation-Defense	0.85	Natural Resources (Oil and Gas)	1.05
Construction/Building Contracts	1.00	Personal Injury-Plaintiff	1.25
Consumer Claims	1.00	Personal Injury-Defendant	0.70
Corporate Administrative	0.85	Real Estate-Commercial	1.40
Corporate & Business Organization	0.85	Real Estate-Residential	1.20
Corporate Mergers and Acquisitions	1.05	Residential-Title/Abstracting	1.60
Criminal	0.60	Securities	1.60
Divorce w/Assets <= \$1M	0.65	Social Security	0.65
Divorce w/Assets > \$1M	1.10	Taxation	1.00
Environmental Law	1.05	Workers' Compensation-Defense	0.70
Entertainment	1.15	Workers' Compensation-Plaintiff	0.85
ERISA/Employee Benefits	1.40	Wills, Trusts, Estates < \$1M	0.65
Financial Institutions/Banking	1.10	Wills, Trusts, Estates \$1M-\$5M	1.00
Government Contracts and Claims	1.00	Wills, Trusts, Estates > \$5M	1.40
		Other	1.00

GREENWICH INSURANCE COMPANY
ARKANSAS RATE PAGES

IV. Claims Made Maturity Factors

<u>Years of Maturity</u>	<u>Rating Factor</u>
1 st Year	1.00
2 nd Year	1.40
3 rd Year	1.60
4 th Year	1.80
5 th Year	2.00
6 th Year or more	2.20

V. ILF Factors

<u>Limits of Liability</u>	<u>DWL ILF</u>	<u>DOL ILF</u>
100/300	1.00	1.25
250/500	1.35	1.50
500/500	1.60	1.75
500/1M	1.77	1.92
1M/1M	1.87	2.02
1M/2M	2.07	2.22
1M/3M	2.16	2.31
2M/2M	2.38	2.55
2M/3M	2.43	2.60
2M/4M	2.51	2.64
3M/3M	2.72	2.86
4M/4M	2.99	3.14
5M/5M	3.22	3.38
6M/6M	3.39	
7M/7M	3.54	
8M/8M	3.65	
9M/9M	3.76	
10M/10M	3.85	

VI. Size of Firm Credit Factors

<u>Number of Attorneys</u>	<u>Credit</u>
First 5	0%
Next 25	30%
Over 30	45%

VII. Experience Rating Factors

<u>Incurred Loss Ratio</u>	<u>0-5 Attorneys</u>	<u>6-10 Attorneys</u>	<u>11-20 Attorneys</u>	<u>20+ Attorneys</u>
0-25%	5.0% Credit	7.5% Credit	10.0% Credit	12.5% Credit
26-50%	0.0%	0.0%	0.0%	0.0%
51-75%	5.0% Debit	7.5% Debit	10.0% Debit	12.5% Debit
76-100%	7.5% Debit	10.0% Debit	12.5% Debit	15.0% Debit
Over 100%	10.0% Debit	12.5% Debit	15.0% Debit	20.0% Debit

GREENWICH INSURANCE COMPANY
ARKANSAS RATE PAGES

VII. Other Individual Risk Rating Modifications

(All of the following rating factors are additive, while all of the above factors are multiplicative, except for the deductible credit which is subtracted from the increased limit factor)

A. Risk Management Rating Plan

<u>Risk Management System</u>	<u>Credit</u>	<u>Debit</u>
Docket Control/Conflicts/Procedural Systems	0-2.5%	0-2.5%
Client Intake Procedures/Client Relations	0-2.5%	0-2.5%
Internal Management/Training/Controls	0-2.5%	0-2.5%
Formal Policies and Procedures/ Formal Risk Management Program	0-2.5%	0-2.5%

B. Scheduled Rating Plan

<u>Scheduled Rating Plan Characteristic</u>	<u>Credit</u>	<u>Debit</u>
Firm Structure, History and Financial Condition	0-10.0%	0-10.0%
Severity Exposure/Transaction or Case Size	0-10.0%	0-10.0%
Firm Experience/Credentials/Qualifications	0-10.0%	0-10.0%
Client Involvement/Number and Type of Clients	0-10.0%	0-10.0%
Specialization-Generalization/Caseload/Support	0-5.0%	0-5.0%

C. Continuing Legal Education Credits

<u>Qualification</u>	<u>Credit</u>
Min. of 3.0 Credit Hours of CLE, primarily devoted to Risk Management, Ethics or Malpractice Avoidance	2% Credit Per Attorney, up to a Maximum 10% per firm

D. Renewal Credit

<u>Qualification</u>	<u>Credit</u>
Each initial renewal and uninterrupted renewal thereafter	3.75%

Each of the above characteristics are to be added together, then multiplied as a single factor against the other rating factors and the base rate. The maximum schedule rating modification is a 25% total debit or credit.

VIII. Optional Coverage

<u>Type of Coverage</u>	<u>Premium Adjustment</u> (Debit/Credit)
A. Career Coverage Endorsement	Per Attorney basis, up to 10% Debit per firm
B. Extended Reporting Coverage	
1 Year Term	100% of last annual Premium
3 Year Term	185% of last annual Premium
5 Year Term	225% of last annual Premium

XL Insurance
Lawyers Professional Liability
Expense Exhibit

Commission & Brokerage	19.5%
Other Acquisition	2.0%
General Expense	10.0%
Taxes, Licenses, & Fees	3.0%
<u>Profit & Contingencies*</u>	<u>6.6%</u>
 Total Expenses	 41.1%
<hr/>	
Expected Loss Ratio	58.9%

* P&C factor includes provision for Investment Income.

General Liability

Estimated Investment Earnings

A.	Unearned Premium Reserve	
	1. Estimated Ultimate Premium	371,481,600
	2. Estimate Mean Unearned Premium Reserve	185,740,800
	3. Deduction for Prepaid Expense	
	Commission & Brokerage	19.50%
	Taxes, License and Fees	3.00%
	50% Other Acquisition	1.00%
	50% General Expense	5.00%
	Total	28.50%
	4. (2) x (3)	52,936,128
	5. Net Subject to Investment (2) - (4)	132,804,672
B.	Delayed Remission of Premium (Agents' Balances)	
	1. Estimated Ultimate Premium	371,481,600
	2. Average Agents' Balances (see attached exhibit)	28.12%
	3. Delayed Remission (1) x (2)	104,454,190
C.	Loss Reserves	
	1. Estimated Ultimate Premium	371,481,600
	2. Expected Incurred Loss and LAE Ratio	58.9%
	3. Expected Incurred Loss and LAE (1) * (2)	218,718,270
	4. Mean Loss Reserve to Incurred Loss Ratio (see attached exhibit)	2.383
	5. Expected Mean Loss Reserves (3) * (4)	521,114,450
D.	Surplus	
	1. Surplus [P:S=1.5] * A(1)	247,654,400
	2. Add Revenue for Risk Load	0
	3. Risk Load Revenue	0
E.	Subject to Investment Income A(6) - B(3) + C(5) + D(1)	797,119,332
F.	Avg Rate of Return (see attached exhibit)	1.69%
G.	Investment Earnings F * E	13,481,595
H.	Avg ROR as % of EP BFIT G/ A(1)	3.63%
I.	Avg ROR as % of EP AFIT (Overall tax rate of 34.9% applied, see attached)	2.36%
J.	Required Total Return on Premium (see attached exhibit)	6.67%
K.	Indicated U/W Profit Provision J - I	4.30%
L.	Indicated Pre Tax U/W Profit Provision K/(1-0.35)	6.62%
M.	Selected Pre Tax U/W Profit Provision	6.62%

XL Insurance
Estimated Investment Earnings

Line A-2

The unearned premium reserve is 0.5 times the estimated ultimate premium due to the fact that these are all annual policies.

Line A-3*Deduction for prepaid expenses:*

Production costs and a significant portion of other company expenses in connection with the writing and handling of insurance policies, exclusive of claim adjustment expenses, are incurred when the premium is written and before the premium is paid. These provisions were selected from the program experience.

Line B-2*Delayed Remission of Premium:*

This deduction is necessary because of delay in collection and remission of premium to the companies beyond the initial effective date of their policies. Funds for the unearned premium reserve required during the initial days of most policies must be taken from the company's surplus.

The ratio is based on data from the Best's Aggregates and Averages 2004 Edition.

1.	Net Earned Premium for Calendar Year 2003	175,619,203
2.	Net Agents' Balances as of 12/31/03	51,605,192
3.	Net Agents' Balances as of 12/31/02	47,156,963
4.	Mean Agents' Balances: $0.5 * [(2) + (3)]$	49,381,078
5.	Ratio (4) / (1)	28.12%

General Liability

Estimated Investment Earnings

Line C-3*Expected Mean Loss Reserve*

The expected mean loss reserve is determined by multiplying the expected incurred losses from C-2 by the average historical ratio of the mean loss and loss adjustment expenses to the incurred losses and loss adjustment expenses for the line of business. This ratio is based on line of business specific data and includes an adjustment for the estimated federal income taxes payable due to the discounting of loss reserves.

Industry

1.	Incurred losses and LAE for 2002	47,580,634
2.	Incurred losses and LAE for 2003	48,266,068
3.	Net Loss and LAE Reserves as of 12/31/2001	106,098,970
4.	Net Loss and LAE Reserves as of 12/31/2002	121,047,056
5.	Net Loss and LAE Reserves as of 12/31/2003	134,372,976
6.	Mean Loss Reserves 2000: $0.5 * [(3) + (4)]$	113,573,013
7.	Mean Loss Reserves 2001: $0.5 * [(3) + (4)]$	127,710,016
8.	Ratio (6) / (1)	2.387
9.	Ratio (7) / (2)	2.646
10.	$0.5 * [(8) + (9)]$	2.516
11.	Estimated Reserve Discount	15.2%
12.	Federal Taxes Payable (% of reserves): (11) * 35%	5.3%
13.	$(10) * [1.0 - (12)]$	2.383
14.	Selected	2.383

XL Insurance

Estimated Investment Earnings

Calculation of Total Rate of Return
based on Greenwich Insurance Company Annual Statement.

Net Investment Income Earned

<u>Year</u>	<u>Net Investment Income Earned</u>	<u>Cash and Invested Assets</u>	<u>Mean Cash and Invested Assets</u>	<u>Rate of Return</u>
2001	11,604,220	640,507,495		
2002	10,135,368	551,252,249	595,879,872	1.70%
2003	10,969,558	630,823,033	591,037,641	1.86%
<u>2004</u>	<u>16,741,408</u>	<u>839,189,906</u>	<u>735,006,470</u>	<u>2.28%</u>
Total	37,846,334	2,021,265,188	1,921,923,983	1.97%

Net Realized Capital Gains (Losses)

<u>Year</u>	<u>Realized Capital Gains or Losses</u>	<u>Cash and Invested Assets</u>	<u>Mean Cash and Invested Assets</u>	<u>Rate of Return</u>
2001	1,726,855	640,507,495		
2002	15,990,652	551,252,249	595,879,872	2.68%
2003	5,526,194	630,823,033	591,037,641	0.93%
<u>2004</u>	<u>203,261</u>	<u>839,189,906</u>	<u>735,006,470</u>	<u>0.03%</u>
Total	21,720,107	2,021,265,188	1,921,923,983	1.13%

Net Unrealized Capital Gains (Losses)

<u>Year</u>	<u>Unrealized Capital Gains or Losses</u>	<u>Cash and Invested Assets</u>	<u>Mean Cash and Invested Assets</u>	<u>Rate of Return</u>
2001	4,597,803	640,507,495		
2002	(7,422,351)	551,252,249	595,879,872	-1.25%
2003	(41,544,255)	630,823,033	591,037,641	-7.03%
<u>2004</u>	<u>21,905,463</u>	<u>839,189,906</u>	<u>735,006,470</u>	<u>2.98%</u>
Total	(27,061,143)	2,021,265,188	1,921,923,983	-1.41%

TOTAL Rate of Return: **1.69%**

XL Insurance

Estimated Investment Earnings

Line J

Calculation of After Tax Target Rate of Return

The Company has determined that an average after-tax return on equity of at least 10% is necessary to attract and retain investors. This target has been tested by using industry known Capital Assets Pricing Model, which determines the cost of equity capital that stock holders demand. The equation of the model is as follows:

$$KE = RF^1 + B(RM - RF^2)$$

KE = cost of equity capital

RF¹ = risk free rate of return (10 year Treasury Note)

RF² = risk free rate of return (25 year average)

B = Beta

RM = overall rate of return on stock market

A value of 4.49% has been selected for the RF¹. This is the yield on 10 year US Treasury Notes as of June 9, 2004.

A value of 8.07% has been selected for RF². This is the twenty-five year average (1979-2003) of annual yields on 10 year US Treasury Notes.

The B rating for XL Capital is 0.9 (Source: NYSE, 4/15/05)

A value of 14.23% has been selected for the RM, the overall rate of return on the stock market. This is the twenty-five year average (1979-2003) as measured by the S&P 500 Index.

Based on the selected parameters, a fair and reasonable cost of equity capital would be 10%. The selection of 10% is hence fair and reasonable.

where:

$$RF^1 = 4.49\%$$

$$RF^2 = 8.07\%$$

$$B = 0.90$$

$$RM = 14.2\%$$

$$KE = 4.5 + 0.9 \times (14.2 - 8.1)$$

$$KE = 10.0\%$$

$$\text{Selected} = 10.0\%$$

XL Insurance

Estimated Investment Earnings

Line I

The effective income tax rate on investment income is calculated as a weighted average of the effective tax rate on investments and the tax rate for capital gains, with the rates of return used as weights.

	<u>Rate of Return</u>	<u>Federal Income Tax Rate</u>
Net Investment Income Earned	1.97%	34.9%
Net Realized Capital Gains	<u>1.13%</u>	<u>35.0%</u>
	3.10%	34.9%

The average rate of federal income tax is determined by applying appropriate tax rates to the distribution of investment income earned for the current year for XL Insurance America, Inc and Greenwich Insurance Company as in the 2004 Annual Statement.

	<u>Investment Income Earned</u>	<u>Federal Income Tax Rate</u>
<u>Bonds</u>		
Taxable	16,256,980	35.0%
<u>Non-Taxable*</u>	<u>71,583</u>	<u>5.0%</u>
Total	16,328,563	34.9%
<u>Stocks</u>		
Taxable**	0	14.2%
<u>Non-Taxable (affiliates)</u>	<u>0</u>	<u>35.0%</u>
Total	0	0.0%
Mortgage Loans	0	35.0%
Real Estate	0	35.0%
Cash on Deposit	1,085,397	35.0%
Short-Term Investments	0	35.0%
<u>All Other</u>	<u>0</u>	<u>35.0%</u>
Total	1,085,397	35.0%
Grand Total	17,413,960	34.9%
Investment Deduction	672,552	35.0%
Net Inv. Inc. Earned	16,741,408	34.9%

* Assumes 65% of the income on tax-exempt bonds is subject to proration; that is, 15% of that income is taxed at the full corporate tax rate of 35%. The applicable tax rate is thus 5%
 $(.95 * .15 * .35 = .05)$

** 30% of the dividend income is added to the full corporate tax rate of 35%. Assume all of the dividend income on stocks is subject to proration; that is, 15% of the remaining 70% of dividend income is taxed at a rate of 35%. The applicable tax rate is thus 14.2% $((.30 * .35) + (.7 * .15 * .35) = .142)$

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 12/17/2007
Comments:
Attachment:
NAIC Transmittal-Rates.pdf

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp **Review Status:** Filed 12/17/2007
Bypass Reason: N/A to this filing
Comments:

Bypassed -Name: NAIC loss cost data entry document **Review Status:** Filed 12/17/2007
Bypass Reason: N/A to this filing
Comments:

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
XL America, Inc.	1285

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Greenwich Insurance Company	DE	22322	95-1479095	

5. Company Tracking Number	07GD-XL-XP02-MU-AR
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Patricia Pollard 1201 N. Market, Suite 501 Wilmington, DE 19801	Senior State Filings Analyst	302-661-7059 866-304-3079	302-778-4190	Patricia.Pollard@xlgroup.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Patricia Pollard

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Other Liability
10. Sub-Type of Insurance (Sub-TOI)	Professional Liability
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Lawyers Professional Liability
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 3/1/2008 Renewal: 3/1/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	

20. This filing transmittal is part of Company Tracking #	07GD-XL-XP03-MU-AR
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Greenwich Insurance Company is hereby submitting rule revisions for its Lawyers Professional Liability Program. This filing revises our previous filing 06GD-XL-XP02-MU-AR-R approved effective September 20, 2006.

The Increased Limit Factor is being filed for limits from \$6 million to \$10 million. Please see the attached Actuarial Memorandum for additional information.

A corresponding form revision filing is being submitted under our file number 07GD-XL-XP03-MU-AR-F

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div data-bbox="159 1526 354 1596"> <p>Check #: EFT</p> <p>Amount:</p> </div> <div data-bbox="159 1843 1474 1913"> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> </div>	

Effective March 1, 2007

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**